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BY:

Gladys C. Morales

Date:

November 10, 2005

MAIL STOP AMENDMENT

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of:
Gerald P. Sullivan

Conf. No.: 6698

: Group Art Unit: 3625

Appln. No.: 09/624,732

: Examiner: James H. Zurita

Filing Date: July 25, 2000

: Attorney Docket No.: 602163-1U1

Title: APPARATUS AND METHOD FOR CREATING AND MANAGING A
FINANCIAL INSTRUMENT

PRELIMINARY AMENDMENT

This paper is being filed before receipt of a first Office Action in the previously filed RCE application. No fee is believed to be due for filing this paper. However, if any fee is due, please charge the fee to Deposit Account No. 50-1017.

Amendments to and Listing of the Claims begin on page 2 of this paper.

Remarks and Conclusion begin on page 5 of this paper.